

STATE BANK OF BARTLEY

	CPP Disbursement Date 09/04/2009	Cert 8321	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$62	\$68	9.7%		
Loans	\$48	\$53	10.7%		
Construction & development	\$7	\$5	-21.9%		
Closed-end 1-4 family residential	\$8	\$10	27.4%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-32.4%		
Commercial & Industrial	\$14	\$15	6.8%		
Commercial real estate	\$9	\$8	-14.8%		
Unused commitments	\$1	\$10	1127.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	-7.3%		
Cash & balances due	\$3	\$11	337.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$55	\$61	10.6%		
Deposits	\$48	\$57	18.5%		
Total other borrowings	\$6	\$3	-54.5%		
FHLB advances	\$6	\$3	-54.5%		
Equity					
Equity capital at quarter end	\$6	\$6	2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	8.9%	--		
Tier 1 risk based capital ratio	14.2%	13.6%	--		
Total risk based capital ratio	19.1%	18.2%	--		
Return on equity ¹	19.1%	-7.7%	--		
Return on assets ¹	2.0%	-0.7%	--		
Net interest margin ¹	4.3%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	512.4%	32.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	100.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.0%	0.0%	0.8%	--
Closed-end 1-4 family residential	1.2%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	5.9%	0.0%	0.0%	--
Commercial & Industrial	0.0%	9.3%	0.0%	1.9%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.2%	2.8%	0.0%	0.6%	--